

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Case No: 10-51517 – GFK

Sandra Lea Will  
101 Riverside Dr SE #228  
Saint Cloud, MN 56304

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2797

David James Will  
101 Riverside Dr SE #228  
Saint Cloud, MN 56304

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9951

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/1/11

Gregory F Kishel  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 1, 2011 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0864-5  
Case: 10-51517

User: admin  
Form ID: 7dsc

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Feb 02, 2011

The following entities were noticed by first class mail on Feb 04, 2011.

db/jdb +Sandra Lea Will, David James Will, 101 Riverside Dr SE #228, Saint Cloud, MN 56304-4607  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
59037309 +Credit Acceptance, Attn: Bankruptcy, Po Box 551888, Detroit MI 48255-1888  
59037310 Direct TV, PO Box 78626, Phoenix AZ 85062-8626  
59037311 +First National Bank Cold Spring, PO Box 416, 301 Main St, Cold Spring MN 56320-2534  
59037313 +Hapeth Prescription Shop, 251 County Road 120, Saint Cloud MN 56303-4872  
59037317 +Tnb-visa, Po Box 560284, Dallas TX 75356-0284

The following entities were noticed by electronic transmission on Feb 02, 2011.

smg +EDI: MINNDEPREV.COM Feb 02 2011 18:03:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
59037308 +EDI: AIS.COM Feb 02 2011 18:03:00 Capital One, N.a., C/O American Infosource,  
Po Box 54529, Oklahoma City OK 73154-1529  
59037312 EDI: FORD.COM Feb 02 2011 18:03:00 Ford Motor Credit, PO Box 537901, Livonia MI 48153  
59037315 +E-mail/Text: june.krone@midcountrybank.com Mid Country Bank,  
1113 W St Germain, Saint Cloud MN 56301-3458

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

59037314 Hyundai Motor Credit  
59037316 Riverside Apartments

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2011

Signature:

